Developing a Safety Net for Farm Households

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and others

Agriculture continues to be important for the rural economy in the 21st century. However, the number of farms continues its long-term decline and, despite increased reliance on off-farm sources of income, many farm households have incomes below the poverty level. There are many ways to provide support to the agricultural sector. This article examines four scenarios for government assistance to agriculture drawing on Federal programs that assist low- and middle-income households and that are based on the concept of ensuring some minimum standard of living. Only one scenario would generate lower costs than the current direct government payments to farms, but the distribution of total program benefits using any of the safety net scenarios would change dramatically by type of farm and region.

At the beginning of the 20th century, much of the rural population was involved in producing the Nation's food and fiber. Today, less than 10 percent of the rural population lives on farms, and each year fewer rural residents depend on farming as their primary source of income. In the last 20 years alone, the percentage of the rural workforce employed in farming has declined from 14 to 8 percent (Economic Research Service).

Despite these changes, rural and farm communities are becoming increasingly interdependent. Job growth in rural areas is now less likely to come from farming, and more likely to come from rural industries related to farming, such as agricultural inputs, processing and marketing of agricultural goods, wholesale and retail trade of agricultural products, and agribusiness. In particular, processing of agricultural products adds value to a region's commodities and may create jobs that build upon the agricultural base in rural areas (Gale). These industries enhance the importance of farming in rural areas and result in greater integration between the agricultural sector and the rural economy. At the same time, individual farm households are increasing their dependence on the local economy to supplement their income. Today, over 80 percent of farm household income comes from off-farm sources, mostly from wages and salaries.

Farming continues to dominate the economies of many rural counties. Although fewer counties depend on farming for the major share of their income, almost a quarter of nonmetro counties rely on farming for at least 10 percent of their earned income, mostly in sparsely populated areas of the Nation's heartland (Kassel and Carlin). Growth in employment and population in these counties has lagged other rural areas, and many of these farming areas are struggling to adapt to the changing industrial diversification in rural America. Keeping population, improving off-farm job opportunities, and providing public services will be critical challenges for these farming areas. Also, these are the communities likely to be affected the most by changes in farm financial conditions and farm policies. Not only is farming a major economic focus for the area, but the farm commodities produced are highly susceptible to competition from international markets. Federal agricultural commodity programs have historically held an important role in the local economies of these counties. Changes in farm policy and various government assistance strategies to improve the economic circumstances of farm households are likely to influence both the farm household and the local community.

Public discussions have raised fundamental questions about the ultimate goals of farm policy and the need for establishing a safety net for farm households. Yet most

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popular conceptions of a safety net consider only traditional farm program instruments such as crop insurance, direct payments, and environmental conservation programs. There are many ways to provide support to the agricultural sector. This article investigates one means—a farm household safety net based on four alternative standards commonly used in the economics literature and in Federal assistance programs for low- to moderate-income households. Three of the four safety net scenarios ensure that farm households maintain an income or consumption standard relative to (1) regional median household income, (2) 185 percent of the poverty line, or (3) average household expenditures. A fourth scenario is based on the amount of compensation necessary to ensure that self-employed farm operators receive an adequate return to their labor and management.

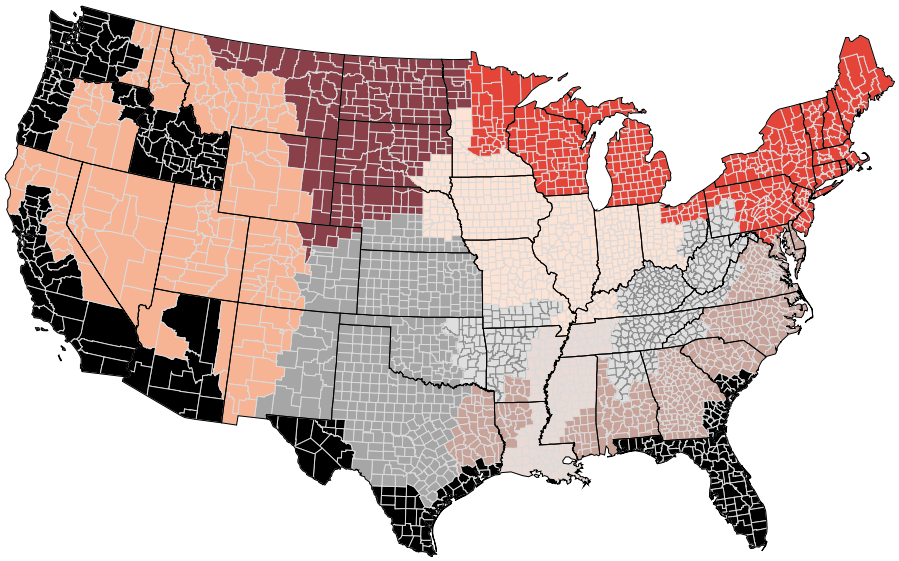
The farm sector is diverse. There is no "average" farm, and policy impacts vary depending on various farm characteristics. This analysis uses two approaches to capture this diversity. The first is a new ERS regional resource delineation that reflects geographic specialization in commodity production (fig. 1) (Morehart, Johnson, and Ryan). The nine resource regions merge information about land characteristics and commodity emphasis to create geographic areas that are homogeneous with regard to both resource and production activities.

The second approach is a new ERS farm typology that distinguishes farms and farm households based on size of the farm business, whether farming is the primary occupation of the operator, and in some cases, level of assets (see "Farm Typology"). This typology identifies eight different categories, five of which distinguish farms with gross sales below $250,000 and are used in this analysis (Hoppe, Perry, and Banker). Using these farm classification schemes, we compare the four safety net scenarios in terms of cost, distribution of farm household benefits, and rate of qualification for assistance, and contrast them with the amount and distribution of actual direct government payments to farms in 1997.

Figure 1

Resource regions

ERS's new resource regions reflect geographic specialization in commodity production



	Percentage of U. S. farms
Heartland	22.0
Eastern Uplands	15.0
Northern Crescent	14.5
Prairie Gateway	14.0
Southern Seaboard	10.6
Fruitful Rim	10.0
Mississippi Portal	4.7
Northern Great Plains	4.3
Basin and Range	4.3

Source: USDA's Agricultural Resource Management Study (ARMS).

Photo courtesy Economic Research Service, USDA.

What Is a Safety Net?

Dan Glickman, the Secretary of Agriculture, has called 1999 the "Year of the Safety Net." Yet most discussions of the concept assume that assistance is needed, and furthermore consider only traditional farm program instruments. Some members of Congress even favor a return to price support policies. Alternatively, social scientists treat a safety net as a way of improving the well-being of the worst-off members of a group. Such a policy ensures a minimum income, consumption, or wage level for everyone in a society or in a subgroup of society. It may also provide individuals or businesses with protection against risks such as income loss, limited access to credit, or devastation from natural disasters. Examples of Federal safety net programs for U.S. households include the Food Stamp Program, the Earned Income Tax Credit, and Social Security.

The construction of a safety net first requires some concept of a minimum standard of living. Since Adam Smith in 1776, social scientists have linked poverty to the want of "necessities," which Smith defined as "not only the commodities which are indispensably necessary for the support of life, but whatever the custom of the country renders it indecent for creditable people, even of the lowest order, to be without." This minimum standard of living is usually translated into a dollar level, such as the poverty line. More recently, Peter Townsend added a social dimension by observing that people are "social beings expected to perform socially demanding roles as workers, citizens, parents, partners, neighbors and friends" (Townsend, p. 5). He defines economic security as sufficient income for people to "play the roles, participate in the relationships, and follow the customary behavior which is expected of them by virtue of their membership in society" (p. 10).

Is There a Need for a Farm Household Safety Net?

Many farm households have lower incomes than other American households. Over 500,000 farm households (25 percent of the total) had income below the $16,400 poverty threshold for a family of four in 1997, a commonly used poverty measure when size of household data are not available. This finding is startling to many farm policy experts familiar with the well-known statistic that the average farm household income is roughly the same as average U.S. household income. Farm households had an average income of $52,562 in 1997, only slightly higher than the $49,369 average for households with no farm income. Clearly, the average masks income differences in poverty between farm and nonfarm households

(Gundersen and others). Also, these comparisons are made using 1997 data, a good year for the sector. Data for 1998 or 1999, when the sector performed more poorly than the general economy, would show a wider gap in poverty between farm and nonfarm households.

Costs of Safety Net Scenarios Vary by Farm Type and Resource Region

This article illustrates several scenarios for providing government assistance to agriculture, drawing on Federal programs that assist low- and middle-income households and that are based on the concept of ensuring some minimum standard of living (see "Federal Program Precedents Help Define a Minimum Standard of Living"). A review of current Federal assistance programs reveals a variety of ways to provide a safety net using this concept. Guided by these examples, we examine four scenarios for assisting farm households.

Analysis of the three household scenarios is based on roughly 1.7 million (80 percent) of farm households identified in ERS's 1997 Agricultural Resource Management Study (ARMS) data. Retirement farms and very large family farms with sales of $500,000 or more are excluded because the first group are not active participants in the sector and the second group's high household income precludes their eligibility for a safety net. A fourth farm safety net scenario would ensure that operators of farm businesses receive an adequate return to their labor relative to median hourly earnings of the nonfarm self-employed. This scenario is limited to operators of farm businesses who identify farming as their primary occupation and are sole proprietorships, which includes about 700,000 farm businesses (36 percent of the total). Although this analysis considers the impacts on farm types and on regions separately, the information is aggregated by region, and the distribution of farm types within regions partially explains any differences in the regional impacts for a given scenario.

Scenario 1: Regional Median Household Income

Scenario 1 would bridge the gap between median household incomes in each region and any individual farm household income that falls below the median. Farm household income is defined as income before taxes. The 1995 median U.S. household income was $35,050, based on data from the Bureau of Census. The median

Farm Typology

Small family farms (sales less than $250,000):

Limited-resource farms. Any small farm with: (1) gross sales less than $100,000, (2) total farm assets less than $150,000, and (3) total operator household income less than $20,000. Limited-resource farmers may report farming, a nonfarm occupation, or retirement as their major occupation.

Retirement farms. Small farms whose operators report they are retired. (Excludes limited-resource farms operated by retired farmers.)

Residential/lifestyle farms. Small farms whose operators report they had a major occupation other than farming. (Excludes limited-resource farms with operators reporting a nonfarm major occupation.)

Farming occupation/low sales. Small farms with sales less than $100,000 whose operators report farming as their major occupation (Excludes limited-resource farms whose operators report farming as their major occupation.)

Farming occupation/high sales. Small farms with sales between $100,000 and $249,999 whose operators report farming as their major occupation.

Other farms:

Large family farms. Sales between $250,000 and $499,999.

Very large family farms. Sales of $500,000 or more.

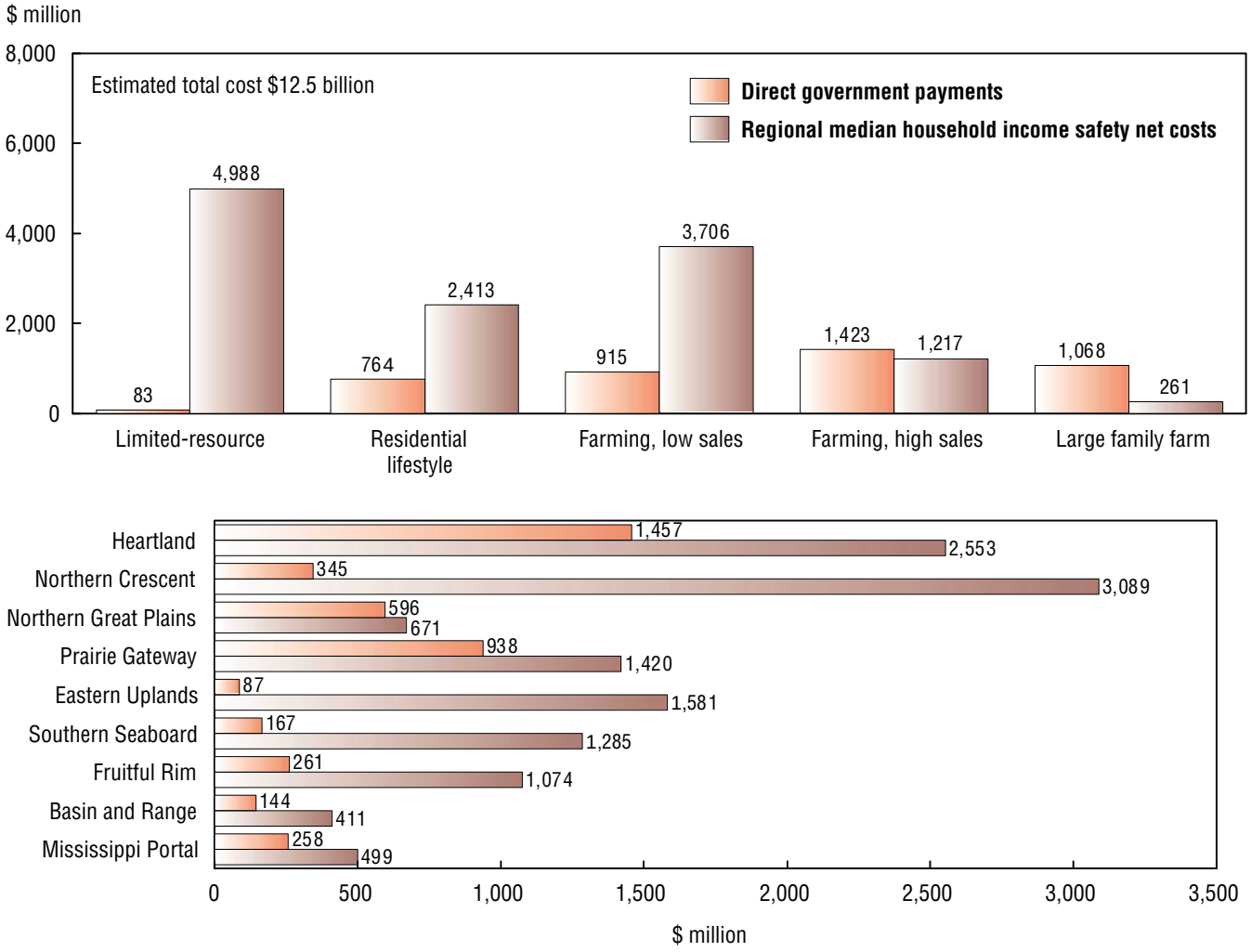
Nonfamily farms. Farms organized as nonfamily corporations or cooperatives, as well as farms operated by hired managers.

See Hoppe, Perry, and Banker for additional details.

Figure 2

Costs of Scenario 1 (regional median household income) compared with direct government payments, 1997

Over half of benefits go to farm households in the Northern Crescent, Heartland, and Eastern Uplands



Source: USDA's Agricultural Resource Management Study (ARMS).

ranged from $39,756 in the Northern Crescent to $28,666 in the Mississippi Portal. County incomes from which the U.S. median is derived were weighted by the number of county households and averaged to obtain regional median income estimates. The Consumer Price Index (CPI) was used to adjust these estimated regional median household incomes to 1997 values (see Gundersen and others for a discussion of safety net measures).

The annual costs of a safety net based on median regional household income was $12.5 billion in 1997. This scenario would extend benefits to 730,000 farm households (about 42 percent of the 1.7 million farm households included in this analysis), with average benefits of $17,275 per qualifying farm household (fig. 2). The majority (70 percent) of the program costs would provide benefits to limited-resource and farming occupation/low-sales farm households (where operators indicate farming as their primary activity and have farm sales of less than $100,000 per year).

While there were farms with incomes below the threshold in each farm type, the proportion in need of assistance varied greatly (fig. 2). For example, in 1997 nearly all limited-resource farm households qualified for assistance using this safety net measure. In con-

trast, only 17 percent of large family farm households qualified. More than one in three farms designated as farming occupation/high sales (gross income between $100,000 and $250,000 with farming as the primary activity of the operator) qualified for assistance, but costs were higher for the residential lifestyle group, where 29 percent qualified for assistance. Costs of the safety net for the farm types depend on the number of households that qualify for assistance and the magnitude of the difference between household income and the threshold level.

Costs for the regional median household income scenario were highest in the Northern Crescent, Heartland, and Eastern Uplands regions, which together accounted for almost 60 percent of total safety net costs. Safety net costs were lowest in the Basin and Range region, although a high proportion of farm households in this region qualified as a result of the low household income of residential/lifestyle farms in that region. The regional distribution of farm households receiving benefits under this scenario reflects disparity in the performance of the nonfarm economy, because for the majority of residential lifestyle farm households, off-farm income more than offsets any negative farm income in terms of total farm household income. In 1997, only three regions—the Northern Crescent, Southern Seaboard, and Basin and Range—had 50 percent or more of farms qualifying for assistance using this safety net measure.

Scenario 2: 185 Percent of the Poverty Line

Scenario 2 would bridge the gap between 185 percent of the poverty level and the actual income of each farm household that falls below this level in each farm type and region. The poverty line for a family of four was $16,400 in 1997, and 185 percent of this is $30,340.

The annual cost of a safety net scenario based on 185 percent of the poverty level was $7.8 billion in 1997, averaging $15,120 in benefits (fig. 3). The threshold for Scenario 2 was about $8,000 less than for Scenario 1—regional median household income. As a result, costs for Scenario 2 were nearly $5 billion less than for Scenario 1. About 514,000 farm households (30 percent) would receive assistance under Scenario 2, compared with almost 730,000 households (43 percent) under Scenario 1.

As in Scenario 1, the bulk of benefits under this scenario would accrue to limited-resource and occupation farming/low sales farm households. These two groups have the highest proportion of farms that qualify for assistance, at 96 percent and 45 percent. Only about 12 percent each of residential lifestyle and large family farm households qualify for assistance. Average cost per recipient is highest for limited-resource and large family farm classifications, each having average costs of over $18,000. This may indicate the chronically low household income for limited-resource farm households, versus more of a short-term cash flow problem (like that caused by poor weather) for the large family farm households.

The regional distribution of costs is similar for scenarios 1 and 2. Three regions—the Heartland, Northern Crescent, and Eastern Uplands—account for over 50 percent of the total costs under the poverty-based safety net (fig. 3). The Basin and Range, Northern Great Plains, and Mississippi Portal regions were the lowest cost regions. The low cost for the Northern Great Plains was surprising given that this region had the largest concentration of farming occupation/low-sales farms and the lowest average household income at $38,911 in 1997. However, many qualifying farm households in this region had income in 1997 that was not very far below the 185 percent of poverty threshold level. The proportion of farm households that qualified for assistance in 1997 ranged from 25 percent in the Fruitful Rim region to 43 percent in the Southern Seaboard.

Scenario 3: Average Adjusted Expenditures

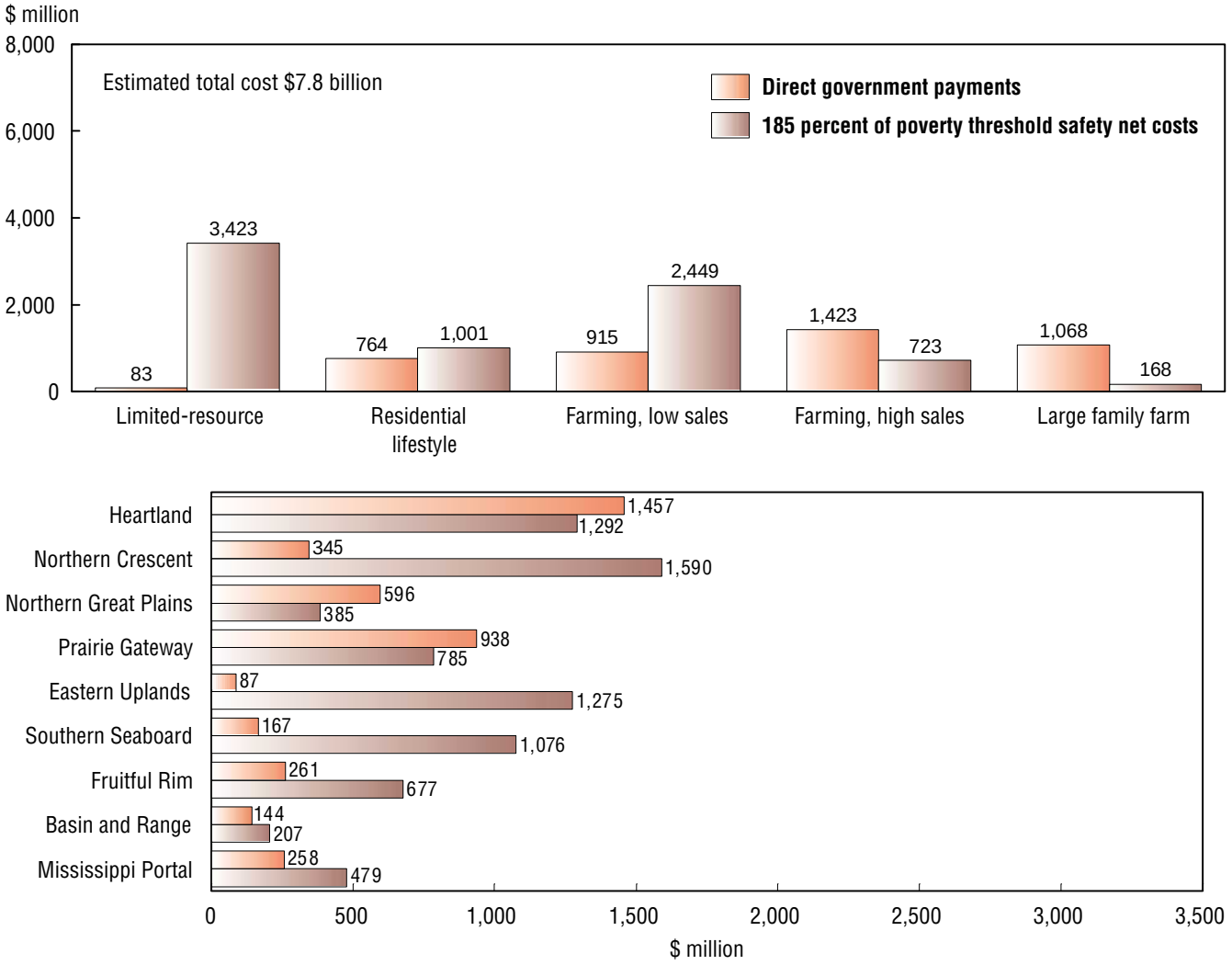
Scenario 3 bridges the gap between average adjusted U.S. household expenditures and the actual income of each farm household that falls below that level. U.S. household expenditures averaged $33,797 in 1996, according to the Consumer Expenditure Survey. However, housing and transportation expenditures incurred by farm households are about half those incurred by U.S. households. To reflect this, average U.S. household expenditures were adjusted to $25,863. This adjustment does not imply that farm households spend less on housing and transportation than other households, but that some of these expenses are commingled with the farm business.

The total cost for 1997 of a safety net based on average adjusted expenditures is estimated at $6.1 billion, averaging $13,500 per qualifying household (fig. 4). This cost was lower than costs for Scenarios 1 and 2. About 450,000 farm households (27 percent of farm households considered in the analysis) would qualify for assistance in 1997.

Figure 3

Costs of Scenario 2 (185 percent of the poverty threshold) compared with direct government payments, 1997

More than 80 percent of benefits would go to limited-resource and farming/low-sales farm households



Source: USDA's Agricultural Resource Management Study (ARMS).

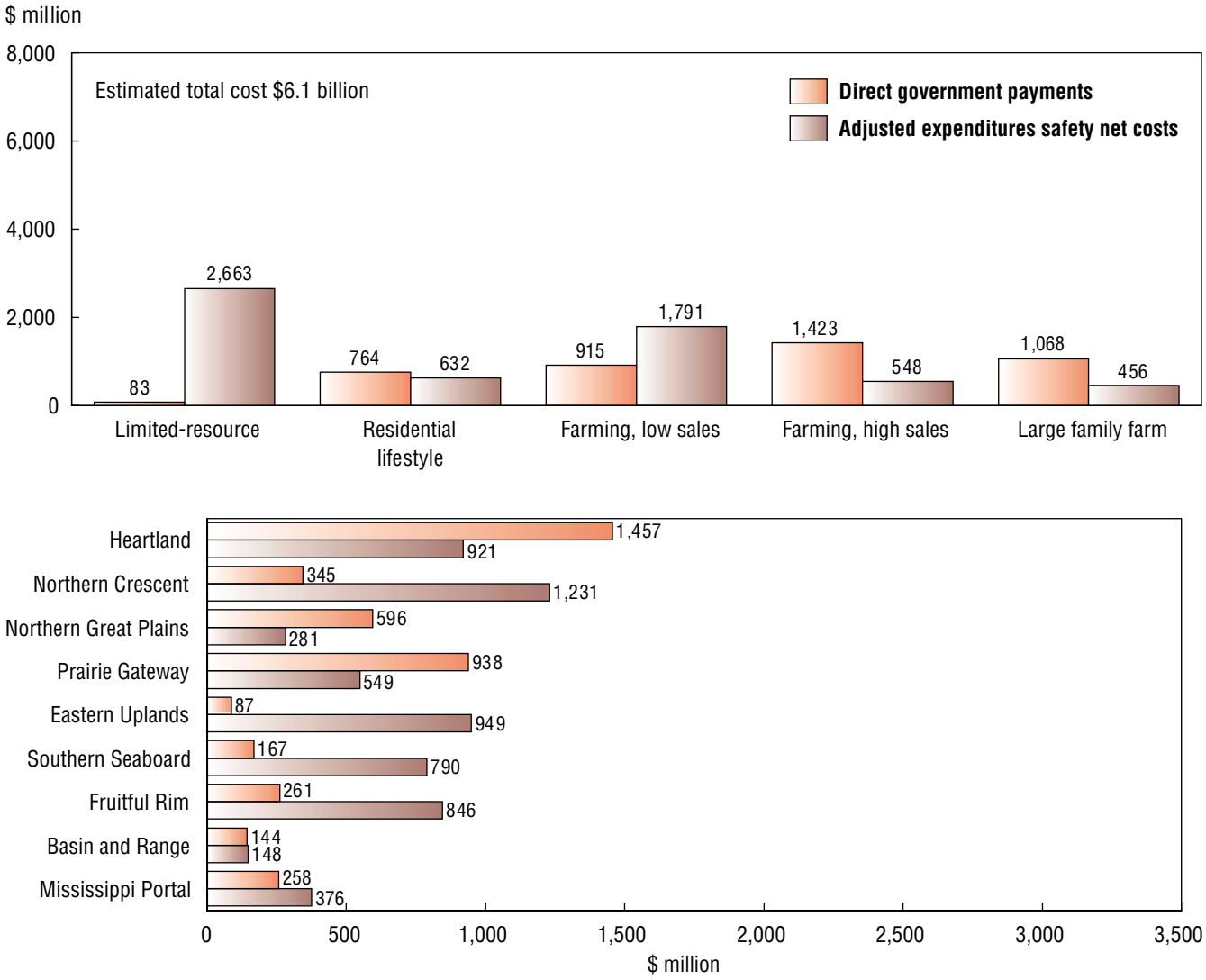
Limited-resource and occupation farming/low-sales households accounted for more than 70 percent of the total cost of this safety net measure. Ninety percent of limited-resource households and 30 percent of occupation farming/low-sales households had incomes below this safety net threshold. In contrast, only about 10 percent of residential lifestyle and large family farms qualified for assistance.

The Northern Crescent and Eastern Uplands regions had the highest safety net costs for Scenario 3, estimated at $1.2 billion and $950 million. In the Northern Crescent, occupation farming/low sales farms account for the majority of costs. Limited-resource farms account for two-thirds of the cost in the Eastern Uplands. In the Fruitful Rim, which is characterized by relatively large specialty crop farms, average cost per qualifying household is $23,000, nearly two times higher than for other regions. Many specialty crop farms are large operations, which require the full-time employment of the operator and family. In this situation, the farm household is entirely dependent on farm income.

Figure 4

Costs of Scenario 3 (adjusted expenditures) compared with direct government payments, 1997

Costs are lower than other scenarios for all farm types and regions



Source: USDA's Agricultural Resource Management Study (ARMS).

Scenario 4: Median Hourly Earnings of Nonfarm Self-Employed

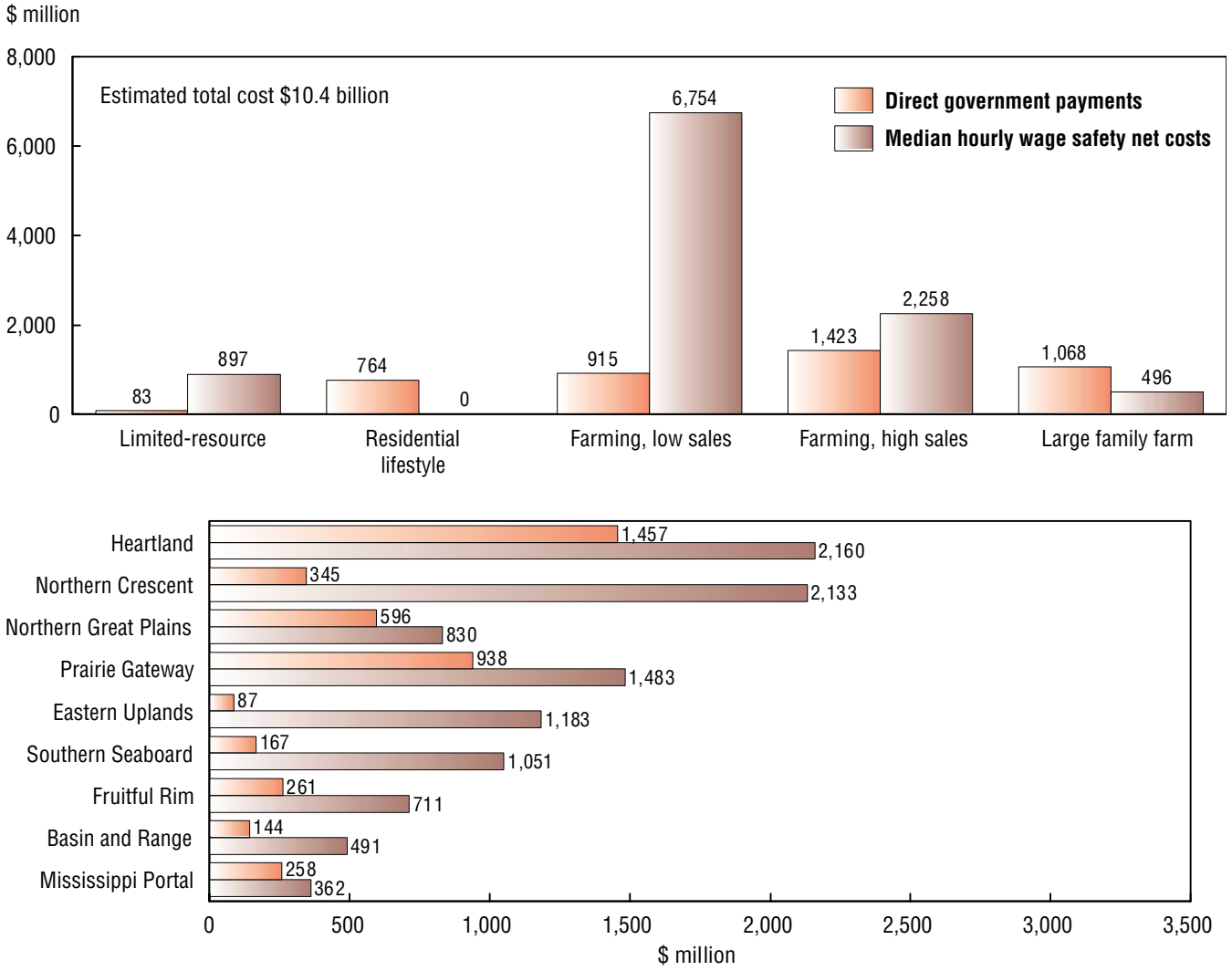
This safety net measure focuses on the ability of farm businesses to provide an adequate return to the owners/operators, rather than focusing on farm household income. Farm households would benefit as earnings for the farm business are supplemented.

Median hourly earnings of nonfarm self-employed individuals (who worked at no other job) were $10 per hour in 1997, based on data from the Current Population Survey. Safety net costs for Scenario 4 are based on the difference between the median hourly earnings of the nonfarm self-employed and the estimated hourly earnings of farm operators who identify their primary occupation as farming and have earnings lower than the nonfarm median. To calculate the earned income gap used to estimate costs and distributional effects, each farmer's hourly wage gap is multiplied by the annual hours worked by each qualifying farm operator and aggregated by farm type and region. Excluded from this scenario are residential/lifestyle farm-

Figure 5

Costs of Scenario 4 (median hourly wage of the nonfarm self-employed) compared with direct government payments, 1997

Most costs are accounted for by farming/low-sales households



Note: Residential lifestyle farmers were excluded from this safety net analysis.
Source: USDA's Agricultural Resource Management Study (ARMS).

ers and about 77 percent of limited-resource farms because they do not identify farming as their primary occupation.

This earnings safety net scenario produces different results from the other three income scenarios. Annual cost is $10.4 billion, averaging $19,915 per qualifying farm. About 522,000 farm businesses qualified for assistance, nearly three in four farm busineses from the smaller sample. Occupation farming/low-sales farm businesses had the largest cost at $6.7 billion (fig. 5). Most farms in this classification (86 percent) qualified for assistance, second only to the limited-resource group, where 98 percent of farm businesses had a wage rate below the safety net threshold. Average cost per recipient ranged from $14,000 for limited-resource farms to nearly $24,000 for the occupation farming/high-sales category.

Two regions, the Heartland and Northern Crescent, accounted for over 40 percent of the wage rate safety net costs for 1997. These

regions had 36 percent of occupation farming/low-sales farm businesses in 1997. Average cost per recipient ranged from $15,000 in the Eastern Uplands to over $23,000 in both the Northern Great Plains and Basin and Range regions. The Eastern Uplands region had the highest share—88 percent—of farm businesses qualifying for assistance in any region.

Only One Safety Net Scenario Results in Costs Lower Than Direct Farm Payments

In 1997, direct government payments to farms—including production flexibility contract payments, loan deficiency payments, and other program payments—totaled $7.5 billion (paid to farmers and landlords). Estimated costs for Scenario 1 (based on regional median household income) and Scenario 4 (based on the median hourly wage of nonfarm self-employed) were higher at $12.5 billion and $10.4 billion (fig. 6). Only Scenario 3 (based on adjusted average expenditures) cost less.

However, the distribution of benefits for all four scenarios—by both farm type and region—is strikingly different from those for direct government payments (see figs. 2-5). Lower income farmers would benefit from these safety net scenarios, while farmers producing selected commodities benefit from current farm programs. These scenarios do not assume that safety net payments are either a substitute or an addition to current farm program payments.

The Federal Agriculture Improvement and Reform Act of 1996 shifted Federal farm programs toward increased operator control by removing acreage restrictions. Farmers with a historical production base for wheat, corn, grain sorghum, barley, oats, upland cotton, and rice were eligible to sign production flexibility contracts. The legislation provides specific payments to farmers over a 7-year period, which generally decline after the first few years (except as modified by subsequent emergency legislation).

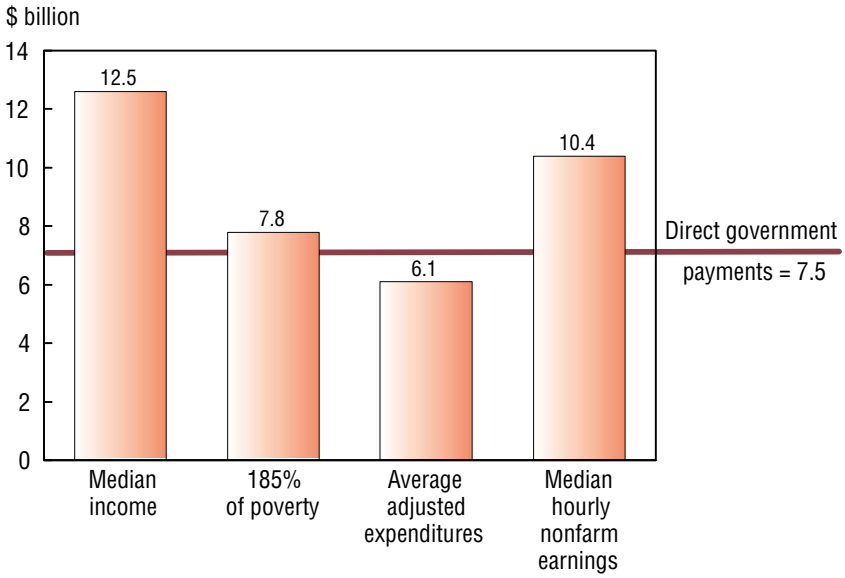
The 1996 Farm Act also provides for loan deficiency payments for major field crops, including oilseeds. Farmers are eligible for these payments when local spot market prices for commodities fall below the established commodity loan rate adjusted for local conditions. The third major component of direct government programs is environmental conservation programs, in which eligible farmers receive annual payments on the amount of environmentally sensitive acreage enrolled in these programs.

About 36 percent of all farms received some type of direct government payment in 1997, with an average payment of $7,987 per participating farm. The share of farms receiving payments ranged from less than one-fifth of limited-resource farmers to three-fourths of farms in the occupation farming/high sales and large farm groups. With a safety net concept, the distribution of program benefits would change dramatically. Almost all limited-resource farm households would receive safety net payments. Even though a lower percentage of occupation farming/low-sales farm households would receive benefits, the payment per recipient is more than double. Payments to large and very large farms would be half the amount of direct payments to these farms in 1997.

Figure 6

Costs of four scenarios compared with direct government payments, 1997

Only one scenario costs less than direct government payments



Source: USDA's Agricultural Resource Management Study (ARMS).

Federal Program Precedents Help Define a Minimum Standard of Living

Current Federal assistance programs demonstrate various ways to provide a safety net, based on how the line is drawn to define a minimum standard of living. To ensure an adequate standard of living, safety nets have been based on the following:

Income

Freddie Mac and Fannie Mae subsidize mortgage loans for low- and moderate-income families whose income is less than or equal to the area median family income.

USDA's Section 502 Single Family Direct Loan Housing program, which assists low- and moderate-income rural residents to purchase, construct, repair, or relocate a dwelling, targets households with incomes below 80 percent of the area median income.

Income relative to poverty

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and the National School Lunch and School Breakfast Programs are targeted to those with incomes less than 185 percent of the poverty threshold.

The Food Stamp Program targets households with incomes below 130 percent of the poverty threshold.

Consumption

USDA's Rural Rental Housing Assistance Program, which provides affordable rental housing to low- and moderate-income rural families, is targeted to households spending more than 30 percent of their income on rent.

The Food Stamp Program sets benefit levels to keep households from spending more than 30 percent of their income on food purchases.

Wages

The minimum wage ensures that workers in covered occupations earn at least $5.15 per hour, the equivalent of $10,700 in earnings from full-time, full-year employment.

The Earned Income Tax Credit provides a refundable tax credit to low-income workers. As earned income increases, benefits increase up to a certain point and are then phased out. A low-income household with two or more children can qualify for a credit of up to approximately $3,800 per year. The credit is completely phased out at an earned income level of $30,580.

Regional results show that the Northern Crescent, the Eastern Uplands, the Southern Seaboard, and the Fruitful Rim would receive a higher level and a greater proportion of benefits than under current programs. Farms in these regions produce dairy products, beef, hogs, other field crops, fruits, vegetables, and other farm products not under commodity programs.

Safety Net Scenarios May Hold Promise for Future Farm Policy

There are many ways to provide support to the agricultural sector. This article investigates one means: a farm household safety net based on standards commonly used in the economics literature and in Federal assistance programs. The scenarios considered are meant to be illustrative. Safety nets can be defined in many different ways. Also, while implementation issues are not addressed here, these safety net approaches could be used with a mix of commodity and conservation programs. Were this minimum-standard type of safety net concept introduced as policy, the amount of compensation would likely be adjusted to reflect lower threshold levels than used in this analysis, current tax benefits for the poor, and benefits from other Federal assistance programs. Any safety net threshold less than roughly $30,000 in household income would result in a cost savings over current farm programs.

A primary benefit of applying to the agricultural sector a safety net concept based on supporting a minimum standard of living would be the consistency and economic efficiency: farm household income changes would be compensated up to some agreed-upon level year-in, year-out as commodity prices, production, or other factors changed.

The drawbacks of a safety net stem from negative behavioral incentives (see Gardner for a discussion of the negative consequences of the current farm safety net). For example, a farmer may see no need to make capital investments or business decisions to improve farm income, knowing that a safety net provides a reasonable and reliable income support without the risk. There are some farmers who, without a safety net, would no longer be farmers; with it, these farmers may instead continue farming.

Finally, the farm sector is clearly heterogeneous and a one-size-fits-all policy prescription cannot simultaneously fulfill all policy goals. A clear understanding of objectives and intended beneficiaries must be the starting point for discussions of future farm policy.

For Further Reading . . .

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